

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1 1. (Withdrawn) A method of compiling a computer-accessible repository of
2 employer location information for use in assessing the risk of a payroll check-cashing
3 transaction, the method comprising:

4 identifying employers in a desired geographical location;
5 obtaining from the employers identifiers for checking accounts associated with
6 the employers, wherein the checking accounts are accounts drawn on by the employers for
7 writing payroll checks;

8 compiling on a computer-accessible storage medium a repository of records,
9 wherein a record comprises information to identify an employer location and at least one of: an
10 associated employer name and the associated employer checking account;

11 in response to receiving a request to cash a payroll check for which the repository
12 of records does not hold associated employer information, requesting from a check-cashing
13 entity that is processing the request information about at least one of: an employer name, an
14 employer bank account identification, and employer location information; and

15 adding the employer information received from the check-cashing entity to the
16 repository.

1 2. (Withdrawn) The method of Claim 1, wherein identifying employers in a
2 desired geographical location further comprises identifying employers within a desired proximity
3 of the check-cashing entity.

1 3. (Withdrawn) The method of Claim 1, wherein identifying employers in a
2 desired geographical location further comprises identifying employers within a desired region
3 defined by at least one of the set consisting of: zip code, city, county, state, telephone area code,
4 and Metropolitan Statistical Area (MSA).

1 4. (Withdrawn) The method of Claim 1, wherein requesting information
2 from a check-cashing entity comprises displaying a prompt to an operator of a point-of-sale
3 device at the check-cashing entity to input the requested information.

1 5. (Withdrawn) The method of Claim 1, wherein identifying employers in a
2 desired geographical location further comprises identifying employers of a desired size.

1 6. (Withdrawn) The method of Claim 1, wherein compiling the records
2 further comprises compiling records that comprise an indication of a size associated with the
3 employer.

1 7. (Withdrawn) The method of Claim 1, wherein compiling the records
2 further comprises compiling records that comprise an indication of a number of employees
3 associated with the employer.

1 8. (Withdrawn) The method of Claim 1, further comprising:
2 accessing information about an employer location associated with a payroll check
3 presented for cashing;
4 using the information to determine a proximity for the employer location and a
5 location associated with the check-cashing transaction; and
6 assessing risk associated with the check-cashing transaction based at least in part
7 on the proximity.

1 9. (Original) A method of compiling a computer-accessible repository of
2 check issuer location information for use in check transaction risk assessment, the method
3 comprising: identifying check issuers in a desired geographical location;
4 obtaining from the check issuers identifiers for checking accounts associated with
5 the check issuers; and

6 compiling on a computer-accessible storage medium a repository of records,
7 wherein a record comprises information to identify a check issuer name, an associated check
8 issuer's location, and the associated check issuer's checking account.

1 10. (Original) The method of Claim 9, wherein identifying check issuers
2 in a desired geographical location further comprises identifying check issuers within a desired
3 proximity of a check-cashing entity.

1 11. (Original) The method of Claim 9, wherein identifying check issuers
2 in a desired geographical location further comprises identifying check issuers within a desired
3 region defined by at least one of the set consisting of: zip code, city, county, state, telephone area
4 code, and Metropolitan Statistical Area (MSA).

1 12. (Original) The method of Claim 9, wherein identifying check issuers
2 in a desired geographical location comprises identifying check issuers from any geographical
3 location.

1 13. (Original) The method of Claim 9, further comprising the acts of:
2 in response to receiving a request to cash a check for which the repository of
3 records does not hold associated check issuer information, requesting from a check-cashing
4 entity that is processing the request, information about at least one of: a check issuer name, a
5 check issuer bank account identification, and check issuer location information; and
6 adding check issuer information received from the check-cashing entity to the
7 repository.

1 14. (Original) The method of Claim 13, wherein requesting information
2 from a check-cashing entity comprises displaying a prompt to an operator of a point-of-sale
3 device at the check-cashing entity to input the requested information.

1 15. (Withdrawn) A computer-accessible storage medium, wherein the
2 storage medium stores records of information about check issuers and records of information

3 about check-cashing entities, a record about a check issuer comprising a check issuer identifier
4 and location information associated with the check issuer, a record about a check-cashing
5 identity comprising an identifier for the check-cashing identity and location information
6 associated with the check-cashing identity.

1 16. (Withdrawn) The computer-accessible storage medium of Claim 15,
2 wherein the check issuer identifier comprises at least one of: a check issuer name and an
3 identifier for a checking account associated with the check issuer.

1 17. (Withdrawn) The computer-accessible storage medium of Claim 16,
2 wherein the identifiers for checking accounts associated with the check issuers identify checking
3 accounts from a plurality of financial institutions.

1 18. (Withdrawn) The computer-accessible storage medium of Claim 15,
2 further comprising information that correlates the check issuer location information and the
3 check-cashing entity location information.

1 19. (Withdrawn) The computer-accessible storage medium of Claim 15,
2 wherein a portion of the records of information about check issuers comprises information
3 obtained from check issuers and a portion of the records of information about check issuers
4 comprises information obtained from check-cashing entities.

1 20. (Withdrawn) The computer-accessible storage medium of Claim 19,
2 wherein the portion of records obtained from check issuers comprise records associated with
3 check issuers in a desired geographic location.

1 21. (Withdrawn) The computer-accessible storage medium of Claim 19,
2 wherein the portion of records obtained from check-cashing entities comprise records obtained
3 during check-cashing transactions for which associated check issuer information was not
4 available in the storage medium prior to the check-cashing transaction.

1 22. (Withdrawn) A method of accessing location information for a check
2 transaction, the method comprising:
3 obtaining from a check information about an account associated with the check;
4 and
5 using the account information to access stored information about a payor
6 associated with the account and about a payor location.

1 23. (Withdrawn) The method of Claim 22, wherein obtaining information
2 about an account comprises reading magnetic ink character recognition (MICR) line information
3 from the face of the check and extracting an identifying number for the account from the MICR
4 line information.

1 24. (Original) A method of compiling a computer-accessible repository
2 of location information about issuers of negotiable instruments, the method comprising:
3 identifying issuers of negotiable instruments in a desired geographical location;
4 obtaining from the issuers of negotiable instruments identifiers associated with the
5 negotiable instruments; and
6 compiling on a computer-accessible storage medium a repository of records,
7 wherein a record comprises information to identify a name associated with an issuer of
8 negotiable instruments, an associated issuer location, and the associated identifiers associated
9 with the negotiable instruments.

1 25. (Original) The method of Claim 24, wherein identifying issuers of
2 negotiable instruments in a desired geographical location further comprises identifying issuers
3 within a desired proximity of a check-cashing entity.

1 26. (Original) The method of Claim 24, wherein identifying issuers of
2 negotiable instruments in a desired geographical location further comprises identifying issuers of
3 negotiable instruments within a desired region defined by at least one of the set consisting of:
4 zip code, city, county, state, telephone area code, and Metropolitan Statistical Area (MSA).

1 27. (Original) The method of Claim 24, wherein identifying issuers of
2 negotiable instruments in a desired geographical location comprises identifying issuers of
3 negotiable instruments from any geographical location.

1 28. (Withdrawn) A computer-accessible storage medium, wherein the
2 storage medium stores records of information about issuers of negotiable financial instruments
3 and records of information about check-cashing entities, a record about an issuer of a negotiable
4 financial instrument comprising an issuer identifier and location information associated with the
5 issuer, a record about a check-cashing identity comprising an identifier for the check-cashing
6 identity and location information associated with the check-cashing identity.

1 29. (Original) A system for compiling a. computer-accessible repository
2 of check issuer location information for use in check transaction risk assessment, the system
3 comprising:

4 means for identifying check issuers in a desired geographical location; and
5 means for compiling on a computer-accessible storage medium a repository of
6 records, wherein a record comprises information to identify a check issuer name, an associated
7 check issuer location, and an associated check issuer checking account, and wherein the
8 checking account is an account drawn on by the check issuer for issuing checks.

 30. (Withdrawn) A computer-accessible storage medium comprising
information that associates check issuer bank account information with check issuer location
information and check-cashing entity location information.